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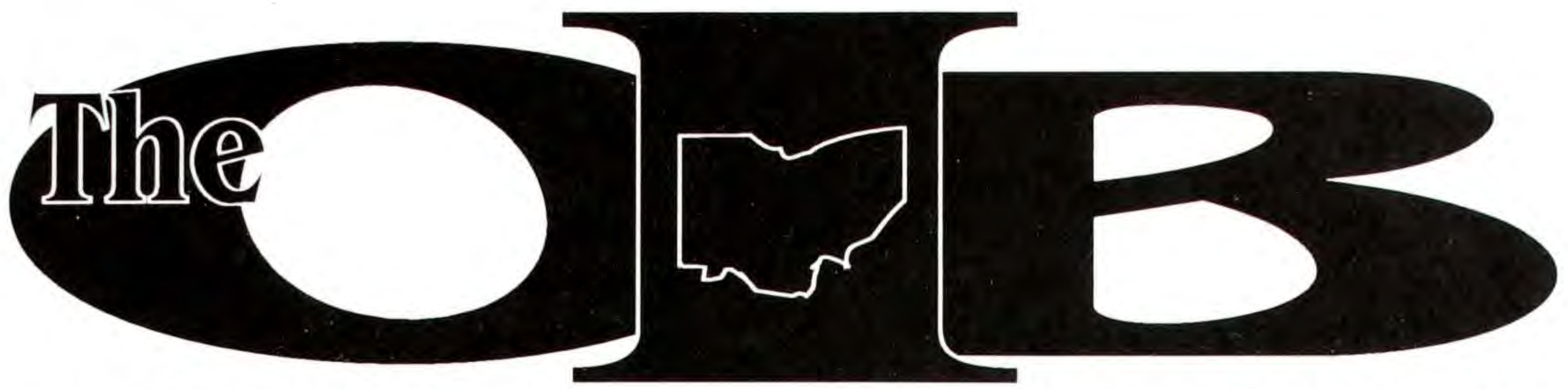
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Recommended Citation

"February 1993 (Vol. 66, No. 2)" (1993). *The Ohio Independent Baptist*. 246.
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The Ohio Independent Baptist

The Newsletter of the Ohio Association of Regular Baptist Churches

Vol.66 No.2

Special February 1993 issue

Having An Impact On Ohio

A Catastrophe Or An Opportunity

by State Representative
Larry Fetzer

Because of the special needs within our OARBC, we have produced this special issue of the OIB devoted largely to the OARBC hospitalization insurance plan. The article on page two explains the problem, the crux of which is that our insurance plan has failed, leaving approximately \$578,228 worth of unpaid claims for which the OARBC is responsible.

OUCH! That's a lot more money than I am used to handling. How in the world can our little association of churches come up with that kind of cash? Is this a catastrophe that will destroy our association and irreparably damage our testimony for God? Is it time to panic, wring our hands in despair, questioning God: "Why this disaster?"

MY ANSWER: NO, NO, NO, a thousand times NO! Has the faithful God forsaken us? Has He abandoned us and left us as orphans in an alien world? Has He relegated us to terminal poverty? Indeed, He has not. Do you not remember Philippians 1:6, "Being confident of this very thing, that He who has begun a good work in you, will perform it until the day of Jesus Christ." I especially like the NIV rendering: "...will carry it on to completion."

I am absolutely convinced that God has indeed begun a good work in the OARBC, and that we are far from completion. To use a familiar statement, "God isn't finished with us yet." We have a big work to do, and He has a bigger work to do in us, and He intends to see it through. I'd like to suggest that your battle cry should be, "In all these things we are more than conquerors through Him who loved us."

More than ever before, God is calling us to a full and faithful dependence on Him. It is beyond our capacity to pay this debt off without the help of our Lord, and He wants us to call on Him urgently for His help. "Call unto Me and I will answer you and show you great and mighty things which you do not know." Things we did not even dream were possible. "But with God, all things are possible."

Let us allow this situation to be a victory and not a defeat. It is not too big for God. Pray for your Council and for me every day. What an opportunity to demonstrate to the world the unity of the Body of Christ. Our OARBC vision statement says: "We draw together to strengthen and sharpen one another through mutual encouragement and edification." Now let's demonstrate that the Body does work together and is effective in overcoming every challenge. "I (we) can do all things through Christ who strengthens us." Do you believe it?

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Would you please ask God what He would have you do personally to help put this challenge behind us, and preserve our testimony before a watching world?

Larry Fetzer



A church with multiple staff has agreed to pay the outstanding claims of its entire staff, amounting to over \$19,000.



One of our young churches has stepped out beyond its budget to pick up \$300 a month on its pastor's medical bills.

30-Year-Old Insurance Plan Closes

After more than thirty years of providing affordable health and hospitalization insurance, the Regular Baptist Fellowship (RBF) Health Care Plan for pastors and church staff has closed. The RBF Plan was a self-funded insurance program funded solely by the premiums paid into it by the subscribers and managed on a contract basis by the Employee Benefit Management Corporation (EBMC).

In recent days, wildly escalating costs were responsible for claims that went beyond the capacity of the plan to pay. Over the last two years, several very large claims (over \$50,000 each) proved to be the last straw. The result was increasing indebtedness by the plan with a shrinking income with which to pay claims. During this time your Council of Twelve spent an incredible amount of time and energy in a futile attempt to save the plan, only to discover it was beyond repair. The only prudent thing to do was to close the plan down completely before it drove the entire association into bankruptcy. Much effort was expended in seeking an insurance company willing to take over the entire plan; no takers were to be found.

The RBF Plan officially ceased operation at the end of October 1992. All outstanding claims were to be turned in to our business agent, EBMC, by the end of November. We are now able to

assess our indebtedness fairly accurately. With the closing of the claims period on November 30, 1992, the outstanding claims amounted to \$578,228, plus some legal fees. A healthy start has already been made in reducing this amount. A regular feature of the OIB for the foreseeable future will be to report on the progress made in retiring this debt. Beginning with this issue, this report will be found on the last page of the OIB.

Council Asks Moratorium On Claims Payments

In December the Council of Twelve wrote a letter to all our health care providers who have outstanding claims against the OARBC/RBF informing them of our present condition and requesting a moratorium on the payment of claims until March 1. This will give us an opportunity to collect all information about who owes whom and how much. It also gives time to build up our account and make a planned approach at paying. Our desire is to begin with the oldest claims and then work through the list in orderly fashion.

If you are being pressed for payment, please contact Larry Fetzer so we can move you into a high priority category. We are very anxious not to further jeopardize the credit standing of any of our people.

A Message From The Council Of Twelve

by Pastor Tim Kenoyer,
Chairman, Council of Twelve

We continue to be humbled by the godly spirit of our OARBC fellowship. You have risen to the challenge for His Name's sake and are showing the world, and even other believers, the difference that unwavering commitment to biblical truth makes.

We, the Council of Twelve, will make every effort to keep our entire constituency informed of efforts being made and the progress in retiring the RBF debt. Our channel of communication will be regular updates by mail to pastors and insured, as well as regular progress reports in the OIB.

We are committed to aggressive attention to this project until it is done. Council members have taken various areas of responsibility and are faithfully following up on their duties. We met in December and January, and will continue to schedule meetings on a regular basis until God has given us victory. The commitment to these meetings represents a full day of travel and discussion for each councilman each time we meet. This represents a great investment of time for already busy pastors. Beloved, be in prayer for the Council and for their ministries during their service to you.

Our state representative, Larry Fetzer, is available to help you and your church find answers to your questions.

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A missionary pastor in Indiana, who has no direct connection but heard about our need, has sent a contribution to the RBF Fund.



So far 25 churches have indicated their intention to pay off their pastors' claims.

Camp Patmos May Serve As Collateral For Loan

"...we do want you to pray earnestly with us that a loan will not be necessary."

As an association of independent Baptist churches, we own very little: a three-year-old car the state representative drives, a twelve-year-old typewriter, a copier that does not work, and some file cabinets. The only asset of any real value is Camp Patmos, which is owned by the Association itself. (Both Skyview Ranch and Scioto Hills Camp are independent approved agencies owned by their respective boards of trustees.)

In the event of a lawsuit against the OARBC to recover money to pay claims, Camp Patmos could potentially be at risk. The camp is the only asset sufficient to serve as collateral for a loan to pay off claims that might be the subject of legal action. It is for this

reason that the Council brought before the annual conference the request to merge the camp and the Association. This action was a technicality which legitimized what was already the actual relationship between the camp and the Association.

Inquiries have been made at two large banks concerning a line of credit to draw on as necessary to cover back claims. There are still some legal points to be straightened out before such a line of credit can be finalized. The desire of the Council is to concentrate on fund-raising up front, and thereby avoid going further in debt. Though approval has already been given to borrow, we do want you to pray earnestly with us that a loan will not be necessary. God's people working together should be able to resolve this without having to further obligate ourselves financially.

Council of Twelve Ohio Association of Regular Baptist Churches

Tim Kenoyer, Maranatha Baptist, Columbus (Chairman)
Lynn Rogers, Northfield Baptist, Northfield (Vice-Chairman)
Tom Wright, Memorial Baptist, Columbus (Treasurer)
Drew Baker, Emmanuel Baptist, Dayton (Secretary)
Larry Engle, Graham Road Baptist, Cuyahoga Falls
Ken Floyd, Perry Baptist, Canton
Gus Guthrie, Calvary Baptist, Tiffin
Joel Harriman, New Richland Baptist, Belle Center
Merlyn Jones, Faith Baptist, Mount Vernon
Max McCullough, Grace Baptist, Canton
Ben Reed, Faith Baptist, Niles
Ken Spink, Berea Baptist, Berea

Please Let Us Know When You Pay

Our business agent, EBMC, has already drawn checks for each of the claims presented for RBF. As funds become available they are deposited into the checking account and the claims payment checks are mailed. If the Lord should provide for you to pay off some of your own claims, please notify Larry Fetzer immediately so that the particular check can be withdrawn. We do not want to pay any claims twice.

Write or call

Larry Fetzer
 884 Knebworth Ct.
 Westerville, OH 43081
 614-523-3666

We will need your name, whom you have paid and how much, and the account number in order to remove it from our record of outstanding claims.

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Regular Baptist Press

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One pastor and his wife are expecting a baby. They now have no insurance, yet they have asked their church to give \$2,000 to the RBF Fund.



When the RBF Plan discontinued operation there were 173 people with outstanding claims. As of December 31, that number had been reduced to 136.

Council Sets Brotherly Love Sunday For Victory Offering

February 14 has been selected as an Association Day in the OARBC for a major effort in reducing our RBF Health Care indebtedness. Each OARBC church has received a packet of materials to help in preparation for this day. **WE ARE ASKING GOD FOR A MINIMUM RESPONSE OF \$100,000 ON THIS DAY.**

Our motivation for this offering is Galatians 6:2, "Bear ye one another's burdens, and so fulfill the law of Christ." Many of our pastors and missionaries who were in the RBF Plan are now plunged into serious debt, some with life savings or credit ratings in jeopardy. Because this was the official plan of the OARBC, we as an association have an obligation to help bear this burden of our brothers and sisters in Christ. Even those churches who never were part of the RBF are involved as part of a fellowship of churches which stands together. A perfect time to demonstrate the vitality of our fellowship is on **BROTHERLY LOVE SUNDAY, FEBRUARY 14.**

There has never before in our association been a situation where the need to draw together was so urgent.

Here is an analysis of how a victory could easily be won:

5 churches giving \$5,000 each	=	\$25,000
10 churches giving \$2,500 each	=	25,000
12 churches giving \$2,000 each	=	24,000
15 churches giving \$1,500 each	=	22,500
20 churches giving \$1,000 each	=	20,000
20 churches giving \$750 each	=	15,000
30 churches giving \$500 each	=	15,000
14 churches giving \$250 each	=	3,500

TOTAL:

126 churches giving together = \$150,000

This arrangement would involve fewer than two-thirds of our OARBC churches. There is room for even the smallest churches to be involved in this offering. We are asking you to stretch to or beyond your capacity, to help your hurting brothers and sisters, as well as the fellowship of which you are a part.

Remember the praise Paul gave the Macedonian church in 2 Corinthians 8:2-3, "Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability."

If Your Doctor Discounts The Bill

Sometimes if a patient goes to a hospital or doctor and relates the events of the loss of the insurance program, that provider is willing to discount their bill. Our desire is always to proceed in a biblical manner and not be coercive, recognizing that a laborer is worthy of his hire. That includes doctors and hospitals. Yet sometimes God gives the provider a gracious and generous spirit to discount a bill. If so, we gratefully accept it as a blessing and thank them and God for their kindness.


In the case of larger bills from a provider, we do have some experienced


people who have offered to help us negotiate with the provider. This will be especially helpful in the case of a provider who has given services to several of our insured. We may be able to settle several claims at once.

When discounted payments are made, we have been advised to get a statement of release for both the patient and RBF. Larry Fetzer will be able to help you with that. The important thing is to keep in touch with us as you proceed so we can monitor the status of our debt and avoid over-payment.

1993 OIB Deadlines

March/April	February 16
May/June	April 9
July/August	June 14
September	August 2
October	September 2
November/	
December	October 15
January '94	November 30

 Several individuals have sent in checks designated toward the claims of a missionary.

 Of the 136 outstanding claims, there are 21 of less than \$100; 66 are between \$100 and \$1,000; 26 between \$1,000 and \$5,000. The highest is above \$65,000 and the lowest is for \$.47.

Across the State

Church Planting Vision Continues

The question has been raised: "What effect does the present health care crisis have on the OARBC plans for church planting in Ohio?"

The Council of Twelve has tabled for an indefinite time the hiring of a church planting coordinator; it was not deemed feasible to further obligate our association with another financial responsibility at this time.

This does not mean that our vision for church planting has altered one bit. The pressing need for expanding our outreach in our own state is still very much on our hearts. We will, however, be taking a new direction in church planting. The Council, under the direction of the Church Planting Liaison Joel Harriman, is in the process of selecting a team of people in Ohio who have a special burden for church planting. This committee will give leadership in the entire area of church planting promotion and accomplishment in Ohio. Some churches have already put the church planting ministry on their budgets. It is important that this support continues so as to make progress in church planting. The OIB will keep you informed on progress in this area.

Serving Ohio

State Representative
Larry Fetzer
884 Knebworth Ct.
Westerville, OH 43081
614-523-3666

Open dates throughout '93

The Needs Are Great

- A pastor and his wife in northeastern Ohio still have outstanding claims of \$650 from the birth of a baby a year ago.
- A church in northern Ohio has been hit with heavy medical bills for both pastor and assistant, totalling over \$28,000.
- A pastor's wife in a small church in central Ohio had surgery, with bills of over \$6,000. They are hard-pressed to make payment on a limited income.
- A pastor in southern Ohio had cancer surgery; bill about \$40,000.
- The widow of a home missionary faces bills for her husband, who died of cancer, in excess of \$42,000. This is far beyond her limited ability to pay.
- An assistant pastor's wife gave birth to a seriously afflicted child. Hospital expenses are over \$65,000.
- A missionary pastor with minimal support had surgery costing over \$12,000. His small church and supporters have already helped. They cannot do it alone.
- One of our older pastors in northern Ohio had needed medical treatment costing over \$1,600. He will definitely need help.
- A pastor who lost his wife to cancer has been left with huge bills.
- A retired Ohio pastor has bills of \$3,600.
- Both pastor and wife were rushed to the hospital. The bill was almost \$6,000.

Don't Be Left Out

Of The 1993
OARBC Directory
of Churches. And
don't let us print old information about your church staff, either.

You've asked for a new directory...now please help us do it right. Take just a minute this week to send us a note (post-card will do) listing your staff and their addresses. Send to
OIB
PO Box 293058,
Kettering OH 45429

Ohio Independent Baptist is a publication of the Ohio Association of Regular Baptist Churches

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Randolph, New York

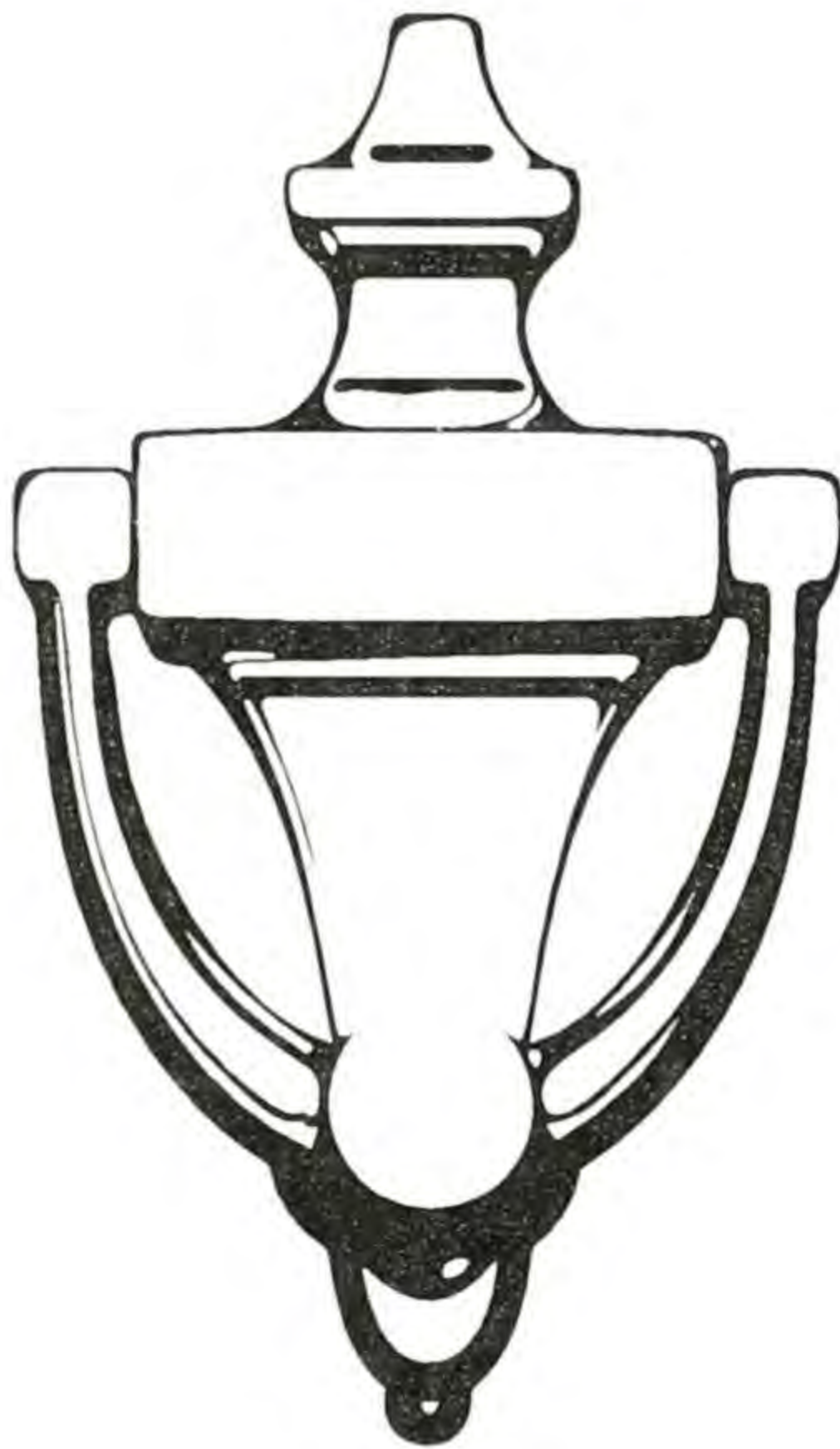
Please direct all comments, correspondence, and news to
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P.O. Box 293058
Kettering, OH 45429
513-294-0293

The OIB is published bi-monthly Feb/Mar, May/June, July/Aug, Nov/Dec and monthly Jan, Apr, Sept, Oct. for \$4 (\$8 foreign) per year by the Ohio Association of Regular Baptist Churches, 327 East Drive, Dayton, OH 45419.

Please come to the

Women's Missionary Union Spring Meeting

April 20, 1993



*Faith Baptist Church
8764 Martinsburg Rd.
Mount Vernon*

Theme: An Open Door for Missions

Features: Election of officers and latest update about Liberia

Dear Ladies of Ohio,

I recently was privileged to speak to Marilyn VandenAkker via telephone when she and her husband, John, were visiting with Sallie McElwain. Marilyn asked me to convey her deep appreciation for the prayerful support and financial encouragement you ladies have given to her, her husband, the other missionaries to Liberia, and especially to the Liberian Christians.

God is answering our prayers. After meeting with officials at the Baptist Mid-Missions home office, the VandenAkkers plan to return to the Ivory Coast mid-January. If conditions in Liberia remain as they are now, John and Marilyn will go back to Monrovia right away. We serve a great God, ladies, so keep praying fervently and save those quarters. We want to be a real source of encouragement and blessing to the Liberian believers who have remained steadfast during this very difficult time.

Remember Hebrews 6:10!

In His Love,
Sue Miller

Discover Liberia!

1992-93 project of the
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of
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Keeping Up With Our Camps

Camp Patmos



Left to right:
Pastor Lynn Rogers,
Trustee Dick Johnson and
Jim Fitzgibbon

1993 Schedule of Speakers

June 14	Jr Hi	Bill Davis
June 21	Junior	Charles Hubbard
June 28	Jr Hi	Drew Gelatt
July 5	Sr Hi	Tom Townsend
July 12	Junior	Tom King
July 19	Jr/Sr Hi	Glen Amos
July 26	Family	Carl Holwerda
August 2	Family	Murray Murdoch
August 9	Family	David Moore
August 16	Family	Tom Wright

Your church should be receiving the new registration forms for 1993 in February. Please try to get your registrations in early.

We are rejoicing in what God is doing through Camp Patmos. Recently we received a 19-foot sailboat from Jim Fitzgibbon of Rocky River, Ohio. Our thanks to brother Fitzgibbon!

Please remember to give to the water treatment facility. Funds are coming in slowly. Pray that God will meet this need.

O.A.R.B.C. Youth Committee Spring Activities



▼ Reaching

Funtastic (2 locations)

Ohio State University
Kent State University

March 20, 1993
March 27, 1993

For promotional video contact Pastor Dave Black,
Bailey Road Baptist Church, 2121 N. Bailey Road Box 176
North Jackson, OH 44451
216-824-3698

▼ Training

Talents For Christ

Cedarville College

April 3, 1993

For promotional material contact Pastor Tom Graef,
Berea Baptist Church, 250 West Street
Berea, OH 44017
216-234-9797



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RBF Fund-Raising Report

The RBF Fund-Raising Committee consists of Chairman Merlyn Jones, Drew Baker and Larry Fetzer. They have been hard at work concentrating on raising as much money *as possible* as quickly *as possible* to pay off the most pressing claims as soon *as possible*. We do believe that "...with God, all things are possible."

A brief progress report:

Outstanding claims as of December 1: \$578,228 (this could rise slightly).

Money committed by churches or individuals to pay off their own debts or debts of others: approximately \$116,000 (some of this is already paid).

Money already given as a part of the Seed Money offering received at the annual conference and since now amounts to about \$55,000. Some of this money is also part of the above category, designated for specific claims.

The entire Council of Twelve has been heavily involved in this process, not only in making contacts with our pastors across the state, but also in having a part themselves. Council members have to-date given or committed over \$70,000, including personal giving as well as that of their churches.

A vital part of the fund-raising program is long-range giving by means of monthly commitments in church budgets. At the date of this writing, many churches have not yet had their annual meetings. We have been given indication that at least \$2,500 is being committed through monthly giving.

A major feature of fund-raising is the special Victory Offering on February 14. Please read the article on page four regarding this effort to significantly reduce our indebtedness. Check this page in future issues for an update on our progress.



- Direct all correspondence concerning the RBF Health Care Fund to

**State Representative
Larry Fetzer
884 Knebworth Ct.
Westerville, OH 43081
614-523-3666**

- Gifts to the fund should be made out to OARBC/RBF and sent to the above address.



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